

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL L. CAMPBELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10944 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/08/2017 and confirmed on 11/8/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		61,630.91
Less Refunds to Debtor	2,315.47	
TOTAL AMOUNT OF PLAN FUND		59,315.44

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,799.46	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,299.46

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0993				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0993				
	BESSEMER SYSTEMS FCU	33,676.63	33,676.63	2,841.09	36,517.72
	Acct: 8027				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: 9535				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7480				
					36,517.72

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L. CAMPBELL	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L. CAMPBELL	459.70	459.70	0.00	0.00
	Acct:				
	MICHAEL L. CAMPBELL	1,855.77	1,855.77	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	3,198.72	3,198.72	0.00	3,198.72
	Acct: 5981				
					3,198.72

Unsecured					
	DEPARTMENT STORES NATIONAL BANK	4,217.10	529.29	0.00	529.29
	Acct: 7631				
	BANK OF AMERICA NA**	3,921.89	492.24	0.00	492.24
	Acct: 7283				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,061.32	760.76	0.00	760.76
	Acct: 7776				
	CITIBANK NA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2326				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 6560				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,259.14	660.07	0.00	660.07
	Acct: 5485				
	DELL FINANCIAL SERVICES LLC	864.78	108.54	0.00	108.54
	Acct: 0185				
	DISCOVER BANK(*)	14,916.96	1,872.23	0.00	1,872.23
	Acct: 7496				
	ESB BANK(*)	0.00	0.00	0.00	0.00
	Acct: 0906				
	FIRST NATIONAL BANK OF PA(*)	5,940.80	745.63	0.00	745.63
	Acct: 8335				
	KOHL++	0.00	0.00	0.00	0.00
	Acct: 3818				
	LVNV FUNDING LLC, ASSIGNEE	29,338.54	3,682.28	0.00	3,682.28
	Acct: 2250				
	PRA RECEIVABLES MGMNT - SRVCR FOR	9,608.25	1,205.93	0.00	1,205.93
	Acct: 6162				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	899.50	112.90	0.00	112.90
	Acct: 6718				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	5,861.13	735.63	0.00	735.63
	Acct: 3862				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	3,868.04	485.48	0.00	485.48
	Acct: 4414				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	8,101.55	1,016.83	0.00	1,016.83
	Acct: 9896				
	INTERNAL REVENUE SERVICE*	3,124.46	392.15	0.00	392.15
	Acct: 5981				
	SYNCHRONY BANK	3,980.41	499.58	0.00	499.58
	Acct: 7480				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7480				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					13,299.54
TOTAL PAID TO CREDITORS					
					53,015.98
TOTAL CLAIMED					
PRIORITY	3,198.72				
SECURED	33,676.63				
UNSECURED	105,963.87				

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

IN RE:
MICHAEL L. CAMPBELL

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-10944 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael L. Campbell
Debtor

Case No. 17-10944-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	+ Michael L. Campbell, 251 Hermitage Hills Blvd., Hermitage, PA 16148-5745
14689958	+ Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
14689972	+ Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:50	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14689955	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2022 23:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14689956	+ Email/PDF: bncnotices@becket-lee.com	Oct 26 2022 23:47:36	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14689957	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14756833	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2022 23:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14689961	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 26 2022 23:48:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14689959	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:47:08	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14689960	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:13	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14689962	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2022 23:48:00	Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125
14689963	Email/PDF: DellBKNotifications@resurgent.com	Oct 26 2022 23:46:48	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14689982	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:38	Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14746617	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2022 23:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14692439	Email/Text: mrdiscen@discover.com	Oct 26 2022 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14689964	+ Email/Text: mrdiscen@discover.com	Oct 26 2022 23:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14699151	+ Email/Text: bankrupt-adjdept@wesbanc.com		

District/off: 0315-1

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 40

14689965	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 26 2022 23:49:00	ESB Bank, 600 Lawrence Avenue, Ellwood City PA 16117-1930
14689966	+ Email/Text: bankruptcy@huntington.com	Oct 26 2022 23:48:00	First National Bank Of Pa, 4140 E. State Street, Hermitage, PA 16148-3401
14689968	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 26 2022 23:48:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
14689970	+ Email/Text: PBNCNotifications@perituservices.com	Oct 26 2022 23:48:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14769780	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:38	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14689971	+ Email/Text: bk@lendingclub.com	Oct 26 2022 23:49:00	LVNV Funding, LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14716193	Email/PDF: cbp@onemainfinancial.com	Oct 26 2022 23:46:29	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14689973	+ Email/PDF: cbp@onemainfinancial.com	Oct 26 2022 23:47:04	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14689974	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2022 23:48:00	PNC Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222
14715303	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2022 23:48:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14780881	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14745063	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14690198	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 23:47:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766555	Email/Text: bnc-quantum@quantum3group.com	Oct 26 2022 23:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14689975	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 26 2022 23:47:39	Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
14689976	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:46:38	Synch / Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14762422	Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:47:31	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta GA 30353-0912
14689977	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:46:38	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689978	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:47:09	Synchrony Bank / Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689979	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:47:33	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689980	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:46:38	Synchrony Bank / PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689981	+ Email/PDF: gecscedi@recoverycorp.com	Oct 26 2022 23:46:38	Synchrony Bank / Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762311	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14689969	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14689967	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Michael L. Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 4